

**REMARKS/ARGUMENTS**

Applicant has carefully reviewed the above identified application in light of the Office Action dated December 22, 2003. Claims 17-21 and 23-32 are now presented for examination. Claims 17, 20, 23-27, 29, 30 and 32 have been amended. Claim 22 has been cancelled without prejudice or disclaimer of subject matter.

Claims 17, 27, 29 and 32 are the only independent claims.

Applicant notes with appreciation the indication that Claims 23-24 would be allowable if rewritten so as not to depend from a rejected claim, and with no change in scope. The Office Action further recites the allowable subject matter contained in claim 22. In particular, “the prior art on record fails to disclose the claimed combination identifier which is a combination ID being derived from each unique foreign currency identifier as being involved in the possible buy and sale processing” (page 6, last full paragraph).

Applicant has amended each independent claim to essentially incorporate this feature of claim 22. Applicant wishes to draw the Examiner’s attention to the fact that “financial property” rather than currency is used in the language of claim 17 while claims 27, 29 and 32 are directed to “different kinds of foreign exchange”. As noted in the specification commencing at page 4, line 18:

The term ‘financial property’ is used in this patent specification to embrace any and all financial products which are traded by financial institutions, and therefore includes, without limitation, derivatives, options, debentures, bonds as well as ~~the~~ foreign exchange, treasury bills, and stocks and shares.

Applicant submits that the broadening of the term “currency” to include the broader class of which it is a member, or to use an alternative member of that class, does not effect the Examiner’s rationale for Allowability: the prior art fails to teach or imply a combination identifier derived from unique identifiers allocated to the financial property involved (be it “currency” or “foreign exchange”). Thus, each of the amended independent claims herein contains this allowable subject matter feature. Accordingly, each of these independent claims is deemed allowable over the art of record.

The other claims in this application are each dependent from one or another of the independent claims discussed above and are therefore believed patentable for the same reasons. Since each dependent claim is also deemed to define an additional aspect of the invention,

however, the individual consideration of the patentability of each on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicant respectfully requests favorable reconsideration and early passage to issue of the present application.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Thomas J. Onka", written in a cursive style.

Thomas J. Onka  
Reg. No. 42,053  
Attorney for Applicant

Synnestvedt Lechner & Woodbridge LLP  
P.O. Box 592  
Princeton, NJ 08542  
609-924-3773 phone  
609-924-1811 fax  
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